



Atty. Dkt. No. 037607-0251

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Kemper et al.

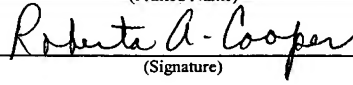
Title: SYSTEM AND METHOD FOR  
VERIFYING LOAN DATA AT  
DELIVERY

Appl. No.: 10/737,298

Filing Date: 12/16/2003

Examiner: Hamilton, Lalita M.

Art Unit: 3624

<b>CERTIFICATE OF EXPRESS MAILING</b>	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
EV 505576093 US	11/16/04
(Express Mail Label Number)	(Date of Deposit)
Roberta A. Cooper	
(Printed Name)	
	
(Signature)	

AMENDMENT AND REPLY UNDER 37 CFR 1.111

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated August 16, 2004, concerning the above-referenced patent application.

**Remarks/Arguments** begin on page 2 of this document.